

In re:
Jennifer J Pearson-Mills
Debtor

Case No. 15-19120-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 20, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2021:

Recip ID	Recipient Name and Address
db	+ Jennifer J Pearson-Mills, 7964 Thouron Avenue, Philadelphia, PA 19150-2521
13653193	+ COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751
13669871	+ Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898, Attn: Bankruptcy Dept 3F
13909537	+ The Bank of New York Mellon, as Trustee, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14027852	+ US Bank Trust National Association as Trustee, c/o BSI Financial Services, 1425 Greenway Dr., ste 400, Irving TX 75038-2480

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 20 2021 23:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 20 2021 23:29:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13743315	+ Email/Text: megan.harper@phila.gov	Aug 20 2021 23:29:00	CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB, 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13882725	EDI: ECMC.COM	Aug 21 2021 03:33:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
13855495	+ EDI: IRS.COM	Aug 21 2021 03:33:00	Internal Revenue Service, Centralized Insolvency Operation, Po Box 7317, Philadelphia, Pa 19101-7317
13712049	EDI: NAVIENTFKASMSERV.COM	Aug 21 2021 03:33:00	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
13761275	+ Email/Text: bankruptcygroup@peco-energy.com	Aug 20 2021 23:29:00	PECO Energy Company, Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13670407	EDI: PENNDEPTREV	Aug 21 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13670407	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 20 2021 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13715221	EDI: WFFC.COM	Aug 21 2021 03:33:00	Wells Fargo Bank N.A., 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001

TOTAL: 10

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Aug 20, 2021

Form ID: 3180W

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
sng	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2021 at the address(es) listed below:

Name	Email Address
ALBERT JAMES MILLAR	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy3@state.pa.us RA-occbankruptcy6@state.pa.us
ANDREW F GORNALL	on behalf of Creditor The Bank of New York Mellon Et Al... agornall@kmlawgroup.com bkgroup@kmlawgroup.com
ANNE M. AARONSON	on behalf of Creditor GSRAN-Z LLC aaronson@dilworthlaw.com, mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com
BRIAN E. CAINE	on behalf of Creditor US Bank Trust National Association as Trustee of the Igloo Series III Trust bcaine@parkermccay.com BKcourtnotices@parkermccay.com
DENISE ELIZABETH CARLON	on behalf of Creditor The Bank of New York Mellon Et Al... bkgroup@kmlawgroup.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JEREMY J. KOBESKI	on behalf of Creditor Wells Fargo Bank NA jkobeski@grenenbirsic.com
JILL MANUEL-COUGHILIN	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
JONATHAN J. SOBEL	on behalf of Debtor Jennifer J Pearson-Mills mate89@aol.com
MATTEO SAMUEL WEINER	on behalf of Creditor The Bank of New York Mellon Et Al... bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor The Bank of New York Mellon as Trustee for the ABFS Mortgage Loan Trust 2003-2, Mortgage Pass-Through Certificates, Series 2003-2 bkgroup@kmlawgroup.com
PAMELA ELCHERT THURMOND	on behalf of City of Philadelphia pamela.thurmond@phila.gov karena.blaylock@phila.gov
REBECCA ANN SOLARZ	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor to JP Morgan Chase Bank N.A. as Trustee, for the ABFS Mortgage Loan Trust 2003-2 Mortgage Pass-Through Certificates, Series 2003-2

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Aug 20, 2021

Form ID: 3180W

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bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor The Bank of New York Mellon as Trustee for the ABFS Mortgage Loan Trust 2003-2, Mortgage Pass-Through Certificates, Series 2003-2 bkgroup@kmlawgroup.com

SARAH ELISABETH BARNGROVER

on behalf of Creditor Wells Fargo Bank NA amps@manleydeas.com

SARAH K. MCCAFFERY

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com

THOMAS I. PULEO

on behalf of Creditor The Bank of New York Mellon Et Al... tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 20

Information to identify the case:

Debtor 1	Jennifer J Pearson-Mills	Social Security number or ITIN	xxx-xx-6352
	First Name Middle Name Last Name	EIN	20-5380371, 23-3090284
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	15-19120-elf		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jennifer J Pearson-Mills
dba Jennifer's Stay & Play Preschool, Inc., dba
Jennifer's Family Child Daycare, Inc.

8/19/21

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.